

Account Name _____

Account # _____



Membership Application & Signature Card

Member Name (Last, First, Middle)		
Address (PO Box - Street)		
City, State, Zip		County
Social Security Number	Date of Birth	Place of Birth
Employer	Where do you currently bank?	
Home Phone	Business Phone	Cell Phone
Email Address		
Mother's Maiden Name	Husband's First or Wife's Maiden Name	
Closest relative NOT residing with you	Close friend NOT residing with you	
Address	Address	
Phone	Phone	
Joint Owner Name		Social Security Number
Address		Home Phone
Employer		Business Phone
Mother's Maiden Name		Date of Birth

Certification as to Taxpayer Identification Number and Backup Withholding

Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding and (3) I am a U.S. person (including a U.S. resident alien).

Instructions to Signer: If you have been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding due to payee under reporting and you have not received a notice from the IRS that the backup withholding has terminated, you must strike out the language in the previous paragraph of the certification.

Applicant Signature _____

Joint Signature _____

***Notary signature and stamp required when opening this account through the mail.**

*Notary Signature _____ Date _____

*Notary Stamp Here:

Membership Application and Agreement

Each person who signs this signature card hereby makes application for membership, and agrees to conform to the bylaws and any amendments thereof in the Reliant Community Federal Credit Union (the Credit Union). You also agree to the terms and conditions of any account that You have in the Credit Union now or in the future and agree that the Credit Union may change those terms and conditions from time to time. See other side for Share Draft Checking Account Agreement and Joint Share Account Agreements.

I understand that a consumer credit report may be obtained; and, that at my request, Reliant Community Federal Credit Union will provide the name and address of the consumer credit reporting agency that furnished the report.

Applicant's Signature

Date

Joint Applicant's Signature

Date

SHARE DRAFT CHECKING ACCOUNT AGREEMENT WITH OVERDRAFT TRANSFER

"You," meaning each person who signs this Share Draft Agreement Card, hereby authorizes Reliant Community Federal Credit Union ("we," "us," "ours," and Credit Union) to establish this Share Draft Checking Account for you. We are authorized to pay share drafts (checks) signed by you and to charge all such payments against the shares in this Account. It is further agreed that:

- (a) Only share draft (check) blanks and other methods approved by us may be used to make withdrawals from this Account.
- (b) We are under no obligation to pay a share draft (check) that exceeds the fully paid and collected share balance in this Account. However, if you write a share draft (check) that would exceed such balance and results in this Account being overdrawn, we may:
 - 1. Treat such share draft as a request for a loan advance in an amount as disclosed in the Credit Agreement and Disclosure and the Application which identified the Account assigned to you in a sufficient amount but no less than the amount identified in the Credit Agreement and Disclosure to permit us to pay such share draft and credit the loan advance to this Account or
 - 2. If you are not eligible to receive a loan advance as provided above, the Credit Union may, nevertheless, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which you are then eligible to withdraw shares.
- (c) We may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.
- (d) Non-cash payments received on shares in the Share Draft Checking Account will be credited subject to final payment.
- (e) When paid, share drafts become our property and will not be returned either with the periodic statement of this Account or otherwise.
- (f) Except for negligence, we are not liable for any action taken regarding the payment or nonpayment of a share draft.
- (g) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to us before the end of 60 days after the statement is mailed.
- (h) This Account is also subject to our right to require advance notice of withdrawal, as provided in our bylaws.
- (i) This Account is also subject to such other terms, conditions, and service charges as we may establish from time to time.

JOINT SHARE ACCOUNT (*NON TRANSFERABLE) and ADDITIONAL TERMS AND CONDITIONS of Joint Share Draft Checking Account Agreement

The Credit Union is hereby authorized to recognize any of the signatures subscribed on the reverse side in the payment of funds or the transactions of any business for this Account and sub-accounts thereof and for this Share Draft Checking Account. The joint owners of this Account and any subsidiary account (sub-account) of the same primary number and of this Share Draft Checking Account hereby agree with each other and with the Credit Union that all sums paid in on shares of this Account at any time by any or all of said joint owners to their credit as such joint owners, with all dividends thereon, are and shall be owned by them jointly, with right of survivorship, and shall be subject to the withdrawal or receipt by any of them, and payment to any of them or their survivors, shall be valid and discharge the Credit Union from any liability for such payment. The joint owners also agree to the terms and conditions of this Account as established by the Credit Union from time to time.

Each joint owner of this Account shall be individually liable, and shall reimburse the Credit Union, if the Account is overdrawn regardless of which joint owner caused or created the overdraft.

Any or all of said joint owners may pledge all or any part of the shares in this Account and sub-accounts thereof and Share Draft Checking Account as collateral security for a loan or loans from the Credit Union except accounts that cannot be pledged by law.

The right or authority of the Credit Union under these Agreements shall not be changed or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transactions theretofore made. * as defined in 12 CFR Part 204

For Credit Union Use Only

New Account: Individual Account Joint Account
Account Revisions: Make Joint Add Checking Name Change
Applicant: Eligibility _____
Driver's License # _____ Exp _____ 2nd ID _____ Exp _____
Joint Applicant: Eligibility _____
Driver's License # _____ Exp _____ 2nd ID _____ Exp _____
Date Processed _____ Branch _____ Staff _____
CBI# _____ OFAC _____ Audited by _____
ChexSystems Date _____ State _____
Date Acct. Closed _____ Officer _____